#### Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 1 of 59

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

### Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1:	Identify Yourself			
			About Debtor 1:	Å	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your	full name			
	your g pictur exam	the name that is on government-issued re identification (for aple, your driver's se or passport).	Linda First name  Sue Middle name		First name  Middle name
	identi	your picture ification to your ing with the trustee.	Hart Last name and Suffix (Sr., Jr., II, III)		_ast name and Suffix (Sr., Jr., II, III)
2.		ther names you have in the last 8 years			
		de your married or en names.			
3.	your numl Indiv	the last 4 digits of Social Security ber or federal idual Taxpayer iification number	xxx-xx-4644		

Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 2 of 59

Case number (if known) Debtor 1 Linda Sue Hart

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.  Business name(s)	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Dusiliess Harrie(s)	Business name(s)			
		EINs	EINs			
5.	Where you live	545 Northwestern Ave. South Beloit, IL 61080	If Debtor 2 lives at a different address:			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Winnebago				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
bankruptcy		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 3 of 59

Case number (if known) Debtor 1 Linda Sue Hart

٠.	t 2: Tell the Court About	oui L	banki upicy Ca	156		
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> page 1 and check the appropriate	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy e box.
	choosing to file under		hapter 7			
			hapter 11			
			hapter 12			
			hapter 13			
8.	How you will pay the fee		about how yo	u may pay. Typi attorney is subn	ically, if you are paying the fee yo	k with the clerk's office in your local court for more details burself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with
					allments. If you choose this options (Official Form 103A).	on, sign and attach the Application for Individuals to Pay
			ŭ		` ,	n only if you are filing for Chapter 7. By law, a judge may,
			applies to you	ur family size an	d you are unable to pay the fee ir	ur income is less than 150% of the official poverty line that installments). If you choose this option, you must fill out sial Form 103B) and file it with your petition.
9.	Have you filed for bankruptcy within the	■ N	0.			
	last 8 years?	☐ Y	es.			
			District		When	Case number
			District		When	Case number
			District		When	Case number
10.	Are any bankruptcy	■ N	0			
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	□ Y	es.			
	affiliate?		5.14			B. Lin, Lin,
			Debtor		\Mb a.a	Relationship to you
			District Debtor		When	Case number, if known
			District		When	Relationship to you  Case number, if known
			DISTRICT		vviiGii	Odde Humber, ii Milowii
11.	Do you rent your residence?	■ N	o. Go to I	ine 12.		
		П	es. Has yo	ur landlord obta	ined an eviction judgment agains	t you and do you want to stay in your residence?
				No. Go to line 1	12.	
				Yes. Fill out <i>Init</i> bankruptcy peti		Judgment Against You (Form 101A) and file it with this

Document Page 4 of 59 Case number (if known) Debtor 1 Linda Sue Hart Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. husiness? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or

livestock that must be fed, or a building that needs urgent repairs?

Debtor 1 Linda Sue Hart Document Page 5 of 59 Case number (if known)

\_\_\_\_

Part 5:

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 6 of 59

Case number (if known) Debtor 1 Linda Sue Hart Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ■ More than 100,000 **1**00-199 □ 200-999 19. How much do vou □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Linda Sue Hart Signature of Debtor 2 **Linda Sue Hart** Signature of Debtor 1 Executed on February 22, 2017 Executed on MM / DD / YYYY MM / DD / YYYY

Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 7 of 59

Debtor 1 Linda Sue Hart Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Gary C. Flanders	Date	February 22, 2017	
Signature of Attorney for Debtor		MM / DD / YYYY	
Gary C. Flanders Printed name			
Bankruptcy Clinic		_	
1 Court Place Rockford, IL 61101			
Number, Street, City, State & ZIP Code			
Contact phone <b>815-962-7084</b>	Email address		
6180219			
Bar number & State			

		Docume	ent Page 8 of 59	
Fill in this infor	mation to identify your	case:		
Debtor 1	Linda Sue Hart			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				

☐ Check if this is an amended filing

### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

		Your as	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	20,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	6,725.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	26,725.00
Pa	rt 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	11,000.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	135.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	32,632.00
	Your total liabilities	\$	43,767.00
Pa	rt 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,295.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,270.00
Pa	rt 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

page 1 of 2

the court with your other schedules.

Entered 02/22/17 10:02:57 Doc 1 Filed 02/22/17 Desc Main Case 17-80347 Page 9 of 59
Case number (if known) Document

Debtor 1 Linda Sue Hart

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$_

195.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	ıl claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	135.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	7,400.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	7,535.00

	Case 17	'-8034 <sup>7</sup>	7 Doc 1	_	02/22/17 cument	Entered 02/22 Page 10 of 59	2/17 10:02	2:57 De	sc Main	
Fill in th	is information to	o identify	your case an			1 auc 10 01 33				
Debtor 1	Lind	la Sue H	art							
	First N	ame	N	/liddle Name		Last Name				
Debtor 2 (Spouse, if t		ame	N	Middle Name		Last Name				
United S	tates Bankruptcy	Court for	the: NORTH	HERN DIST	RICT OF ILLIN	NOIS				
Case nui	mber					-				c if this is an ded filing
Schenne each can hink it fits	best. Be as com	B: Pr	coperty escribe items.	List an asset	married people	in asset fits in more than e are filing together, both e top of any additional pa	are equally res	ponsible for su	pplying corr	ect
Part 1:	Describe Each Res	sidence, Bu	uilding, Land, o	r Other Real	Estate You Ow	n or Have an Interest In				
■ Yes.	Go to Part 2. Where is the prop	erty?								
1.1 <b>545</b>	Northwester	n Ave.		What		? Check all that apply				
	et address, if available,		cription	_ = _ _	Single-family h Duplex or mult Condominium		the amou	duct secured cla nt of any secure Who Have Clair	d claims on S	chedule D:
Soi	uth Beloit	IL	61080-000		Land	or mobile home	entire pro		Current va	u own?
City		State	ZIP Code	U Who	Timeshare Other	in the property? Check one	Describe (such as	the nature of y fee simple, ten ate), if known.	our ownersh	
							Contra	ct Purchase	r	
Cour	nnebago <sup>nty</sup>			_ 0	Debtor 1 and [	Debtor 2 only the debtors and another		ck if this is con	munity prop	erty
					r information yo erty identification	ou wish to add about this on number:	item, such as	local		

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......=>

\$20,000.00

Part 2: Describe Your Vehicles

art 2. Describe rour vernoies

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Debt	or 1 <b>L</b>	inda Sue Hart	Document Page 11 of 59 Case n	umber (if known)	
3. <b>Ca</b>	rs, vans	, trucks, tractors, sport ut	ility vehicles, motorcycles		
	No	•			
	Yes				
_	163				
3.1	Make:	Chevrolet	Who has an interest in the property? Check one		laims or exemptions. Put
	Model:	Uplander	■ Debtor 1 only		ed claims on Schedule D: ims Secured by Property.
	Year:	2008	Debtor 2 only	Current value of the	Current value of the
		mate mileage: 138,		entire property?	portion you own?
		formation:	At least one of the debtors and another		
	Deale	value \$4500.0	Check if this is community property (see instructions)	\$3,500.00	\$3,500.00
5 <b>A</b> 6	ages you	have attached for Part 2.	you own for all of your entries from Part 2, including any er Write that number here		\$3,500.00
Do y	ou own		enoid items able interest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
E		goods and furnishings Major appliances, furniture,	, linens, china, kitchenware		
	Yes. De	escribe			
		desk, ente	ser, loveseat, chair, stove, refrigerator, washer, drye ertainment center, dining room set, bookcase, micro er service, china cavinet, china, etc. with estimated i 2000.00	wave	\$1,000.00
E:	No	Televisions and radios; aud including cell phones, camescribe	dio, video, stereo, and digital equipment; computers, printers, so eras, media players, games  dvd player, computer, stereo with estimated retail v		ons; electronic devices
		01 \$1000.0	, v		
E:	xamples: No	s of value Antiques and figurines; pair other collections, memorab	ntings, prints, or other artwork; books, pictures, or other art obje pilia, collectibles	ects; stamp, coin, or ba	seball card collections;
		video tape	es and dvds with estimated retail value of \$50.00		\$0.00

Official Form 106A/B Schedule A/B: Property page 2

Case 17-80347 Filed 02/22/17 Entered 02/22/17 10:02:57 Document Page 12 of 59 Case number (if known) Debtor 1 **Linda Sue Hart** 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ☐ No ■ Yes. Describe..... firearm with estimated retail value of \$100.00 \$50.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... \$50.00 clothing with estimated retail value of \$150.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$200.00 jewelry with estimated retail value of \$400.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ☐ No ■ Yes. Give specific information..... \$200.00 hand and power tools with estimated retail value of \$400.00 \$25.00 lawn mower with estimated retail value of \$50.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2.025.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition cash \$240.00

Official Form 106A/B Schedule A/B: Property

Doc 1

page 3

Desc Main

Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 13 of 59 Case number (if known) Debtor 1 **Linda Sue Hart** 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes..... checking **First National Bank** \$160.00 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No

 $\hfill \square$  Yes. Give specific information about them...

#### 27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

☐ Yes. Give specific information about them...

Money or property owed to you? Current value of the portion you own?

	Case 17-80347	Doc 1	Filed 02/22/17 Document		2/17 10:02:57	Desc Main
Debtor 1	Linda Sue Hart		Document	Page 14 of 59	case number (if known)	
						Do not deduct secured claims or exemptions.
28. Tax re	funds owed to you					
□ No	Give specific information al	hout thom in	cluding whother you alro	adv filed the returns an	d the tay years	
■ res.	Give specific information at	bout triem, in	cidding whether you alre	ady liled the returns an	a the tax years	
					1	
		Esti	mate of 2014 tax refu	und		\$800.00
29. <b>Family</b> Exam	support ples: Past due or lump sum	alimony, spo	usal support, child suppo	ort, maintenance, divor	ce settlement, property	settlement
□ No	0:					
■ Yes.	Give specific information					
		Chil	d Support arrearage	estimated at	1	
			\$50,000.00		Child Support	Unknown
	amounts someone owes yoles: Unpaid wages, disabili		payments, disability ben	efits, sick pay, vacation	pay, workers' compe	nsation, Social Security
	benefits; unpaid loans			, , , , ,		•
■ No □ Yes.	Give specific information					
31. Interes	sts in insurance policies					
Exam <sub>l</sub>	ples: Health, disability, or life	e insurance;	health savings account (	HSA); credit, homeown	er's, or renter's insurar	nce
■ No □ Yes.	Name the insurance compa	any of each p	oolicy and list its value.			
	Com	pany name:		Beneficiar	y:	Surrender or refund value:
	terest in property that is o					
	are the beneficiary of a livin one has died.	ig trust, expe	ct proceeds from a life in	surance policy, or are o	urrently entitled to rece	eive property because
■ No						
☐ Yes.	Give specific information					
33. Claims	s against third parties, wh	ether or not	you have filed a lawsu	it or made a demand f	or payment	
Exam <sub>l</sub> ■ No	ples: Accidents, employmer	nt disputes, in	surance claims, or rights	s to sue		
	Describe each claim					
34. Other	contingent and unliquidat	ted claims of	f every nature, includin	g counterclaims of the	e debtor and rights to	set off claims
■ No						
⊔ Yes.	Describe each claim					
35. <b>Any fir</b> ■ No	nancial assets you did not	t already list				
	Give specific information					
36 <b>V</b> 44	the deller value of all of w	our ontrine f	rom Part 4 including a	ny antrias for nagas y	ou have attached	
	the dollar value of all of yo art 4. Write that number h					\$1,200.00
Part 5: De	escribe Any Business-Related	I Property You	Own or Have an Interest	In I ist any real estate in	Part 1	
	<u> </u>			<del>-</del>		
=	own or have any legal or equoto Part 6.	itable interest	iii any pusiness-related p	roperty?		
☐ Yes. 0	Go to line 38.					

Document Page 15 of 59 Debtor 1 Case number (if known) **Linda Sue Hart** Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ..... \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$20,000.00 56. Part 2: Total vehicles, line 5 \$3,500.00 57. Part 3: Total personal and household items, line 15 \$2,025.00 58. Part 4: Total financial assets, line 36 \$1,200.00 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00

\$6,725.00

Copy personal property total

Entered 02/22/17 10:02:57

Desc Main

Official Form 106A/B Schedule A/B: Property page 6

Case 17-80347

62. Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

Doc 1

Filed 02/22/17

\$6,725.00

\$26,725.00

		Docume	T uuc 10 01 33			
Fill in this information to identify your case:						
Debtor 1	Linda Sue Hart					
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS			
Case number						
(if known)						

## Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify the Property You Claim as Exempt
4 \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	h and af assamptions are seen plaining Object and are seen "form

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own			Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
545 Northwestern Ave. South Beloit, IL 61080 Winnebago County	\$20,000.00		\$15,000.00	735 ILCS 5/12-901	
Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit		
2008 Chevrolet Uplander 138,000 miles	\$3,500.00		\$2,400.00	735 ILCS 5/12-1001(c)	
Dealer value \$4500.0 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit		
bed, dresser, loveseat, chair, stove, refrigerator, washer, dryer, desk,	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)	
entertainment center, dining room set, bookcase, microwave oven, sliver service, china cavinet, china, etc. with estimated retail value of \$2000.00 Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit		
2 tvs, vcr, dvd player, computer, stereo with estimated retail value of	\$500.00		\$500.00	735 ILCS 5/12-1001(b)	
\$1000.00 Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit		

Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 17 of 59

			Case number (if known)	
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
firearm with estimated retail value of \$100.00	\$50.00	•	\$50.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 9.1			100% of fair market value, up to any applicable statutory limit	
clothing with estimated retail value of \$150.00	\$50.00		\$50.00	735 ILCS 5/12-1001(a)
Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit	
ewelry with estimated retail value of	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 12.1			100% of fair market value, up to any applicable statutory limit	
hand and power tools with estimated retail value of \$400.00	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 14.1			100% of fair market value, up to any applicable statutory limit	
awn mower with estimated retail	\$25.00		\$25.00	735 ILCS 5/12-1001(b)
ine from Schedule A/B: 14.2			100% of fair market value, up to any applicable statutory limit	
cash Line from <i>Schedule A/B</i> : <b>16.1</b>	\$240.00		\$240.00	735 ILCS 5/12-1001(b)
			100% of fair market value, up to any applicable statutory limit	
checking First National Bank	\$160.00		\$160.00	735 ILCS 5/12-1001(b)
ine from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	
Estimate of 2014 tax refund ine from Schedule A/B: 28.1	\$800.00		\$800.00	735 ILCS 5/12-1001(b)
			100% of fair market value, up to any applicable statutory limit	
Child Support: Child Support	Unknown			735 ILCS 5/12-1001(g)(4)
ine from Schedule A/B: 29.1			100% of fair market value, up to any applicable statutory limit	

Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main  Document Page 18 of 59								
Fill in this info	rmation to identify you	r case:						
Debtor 1	Linda Sue Hart							
	First Name	Middle Name	Last Name					
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name					
United States B	ankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS					
Case number								
(if known)					☐ Check	c if this is an		
					amen	ded filing		
Official For	m 106D							
		Who Have Claims	Secured	hy Propert	V	12/15		
□ No. Chec	rs have claims secured by ck this box and submit the in all of the information I	nis form to the court with your other	schedules. You	u have nothing else t	o report on this form.			
	All Secured Claims			Column A	Column B	Column C		
for each claim. If	more than one creditor has	nore than one secured claim, list the creating a particular claim, list the other creditors call order according to the creditor's name	in Part 2. As	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion		
2.1 Lisa Ber & John H	g, Williams Hines Iines	Describe the property that secures t	he claim:	\$11,000.00	\$20,000.00	\$0.00		
Creditor's Na	me	residence						
12793 Stamford Lane Roscoe, IL 61073  As of the date you file, the claim is: Check all that apply.  Contingent								
Number, Street, City, State & Zip Code Unliquidated								
Who owes the o	lebt? Check one	☐ Disputed  Nature of lien. Check all that apply.						
■ Debtor 1 only ■ Debtor 2 only	C.100.11.01.	An agreement you made (such as n car loan)	nortgage or secu	red				
_ ′	Debtor 1 and Debtor 2 only  Statutory lien (such as tax lien, mechanic's lien)							

Add the dollar value of your entries in Column A on this page. Write that number here:	\$11,000.00
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	\$11,000.00

Last 4 digits of account number

☐ Judgment lien from a lawsuit

Other (including a right to offset)

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

contract sellers of residence

☐ At least one of the debtors and another

☐ Check if this claim relates to a

community debt

Date debt was incurred

Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57

Desc Main Page 19 of 59 Document Fill in this information to identify your case: Debtor 1 **Linda Sue Hart** Middle Name Last Name First Name Debtor 2 Middle Name (Spouse if, filing) First Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? ■ No. Go to Part 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total claim** Priority Nonpriority amount 2.1 Last 4 digits of account number \$135.00 Faulkner County, Arkansas Unknown Unknown Priority Creditor's Name 806 Faulkner Street When was the debt incurred? Conway, AR 72034 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: ☐ Debtor 1 and Debtor 2 only ☐ Domestic support obligations ☐ At least one of the debtors and another Taxes and certain other debts you owe the government ☐ Check if this claim is for a community debt Claims for death or personal injury while you were intoxicated Is the claim subject to offset? ■ No ☐ Other. Specify ☐ Yes mobile home tax Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you?

 $\square$  No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Yes.

List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 20 of 59

Debtor 1 Linda Sue Hart Case number (if know) \$470.00 4.1 Aetna Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 402299 When was the debt incurred? Atlanta, GA 30384-2299 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify insurance proceed overpayment ☐ Yes 4.2 **Barclays (Juniper)** \$2,900.00 Last 4 digits of account number Nonpriority Creditor's Name 700 Prides Xing When was the debt incurred? **Newark, DE 19713** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify credit purchases ☐ Yes 4.3 **Barclays (Juniper)** \$0.00 Last 4 digits of account number 7227 Nonpriority Creditor's Name c/o Capital Management When was the debt incurred? 698 1/2 South Ogden Street Buffalo, NY 14206-2317 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify notice only ☐ Yes

Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 21 of 59

Debtor 1 Linda Sue Hart Case number (if know) 4.4 **Barclays (Juniper)** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name c/o Norethstar Location Services When was the debt incurred? 4285 Genesee Road Buffalo, NY 14225 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify notice only ☐ Yes **Barclays/Midland Funding** 4.5 Last 4 digits of account number \$0.00 Nonpriority Creditor's Name c/o Bllitt & Gaines When was the debt incurred? 661 Glenn Ave. Wheeling, IL 60090 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ☐ Yes notice only Other. Specify 4.6 Last 4 digits of account number **Beloit Health System** \$0.00 Nonpriority Creditor's Name When was the debt incurred? c/o Associated Collector P.O. Box 1039 Janesville, WI 53547 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify notice only

Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 22 of 59

Debtor 1 Linda Sue Hart Case number (if know) 4.7 **Beloit Health Systems** Last 4 digits of account number \$4.800.00 Nonpriority Creditor's Name 1969 W. Hart Road When was the debt incurred? Beloit, WI 53512-0897 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify medical ☐ Yes 4.8 **Beloit Radiology** \$22.00 Last 4 digits of account number Nonpriority Creditor's Name 2101 Riverside Drive When was the debt incurred? **Beloit, WI 53511** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts ☐ Yes medical Other. Specify 4.9 Capital One (Household) Last 4 digits of account number 2500 \$3,300.00 Nonpriority Creditor's Name P.O. Box 30281 When was the debt incurred? Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify credit purchases ☐ Yes

Case 17-80347 Entered 02/22/17 10:02:57 Desc Main Page 23 of 59 Doc 1 Filed 02/22/17

Debtor	1 Linda Sue Hart	Case number (if know)	
4.1	Charter	Look A divite of account number	\$20.00
0	Nonpriority Creditor's Name 8413 Excelsior Drive #120	Last 4 digits of account number  When was the debt incurred?	Ψ20.00
	Madison, WI 53717-1970  Number Street City State Zlp Code	As of the date year file, the plains in Observal all that such	
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	Пол	
		☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify telecommunication service	
4.1	Chase Bank	Last 4 digits of account number	\$3,500.00
	Nonpriority Creditor's Name		<del>+-,</del>
	P.O. Box 15298 Wilmington, DE 19850	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify credit purchases	
4.1	Chase Bank	Last 4 digits of account number 7262	\$1,330.00
	Nonpriority Creditor's Name		
	)P.O. Box 15298	When was the debt incurred?	
	Wilmington, DE 19850  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	, and take year may also status of one of all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify credit purchases	

Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 24 of 59

Debtor 1 Linda Sue Hart Case number (if know) 4.1 **Chase Bank** \$0.00 Last 4 digits of account number 3 Nonpriority Creditor's Name c/o ARS National Services When was the debt incurred? P.O. Box 463023 Escondido, CA 92046 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community deht  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify notice only ☐ Yes 4.1 **Chase Bank USA** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name c/o United Reocvery Systems When was the debt incurred? P.O. Box 722929 Houston, TX 77272-2929 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify notice only ☐ Yes 4.1 Conway Regional \$655.00 Last 4 digits of account number Nonpriority Creditor's Name c/o FSCI When was the debt incurred? P.O. Box 3910 Tupelo, MS 38803-3910 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify medical

Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 25 of 59

Debtor 1 Linda Sue Hart Case number (if know) 4.1 Conway Urology 3970 \$700.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 495 Hogan Lane Ste 2 When was the debt incurred? Conway, AR 72034 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify medical ☐ Yes 4.1 **Dell Financial** \$3,300.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 81577 When was the debt incurred? Austin, TX 78708 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify credit purchases ☐ Yes 4.1 **Dell Financial** \$0.00 Last 4 digits of account number 8 Nonpriority Creditor's Name c/o Midland Credit Management When was the debt incurred? 8875 Aero Drive Ste 200 San Diego, CA 92123 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify notice only ☐ Yes

Entered 02/22/17 10:02:57 Case 17-80347 Doc 1 Filed 02/22/17 Desc Main

Document Page 26 of 59 Debtor 1 Linda Sue Hart Case number (if know) 4.1 **Dell Financial** \$0.00 Last 4 digits of account number 9 Nonpriority Creditor's Name c/o Blatt Hasenmiller Leibsker & When was the debt incurred? Moore 211 Landmark Drive Ste C-1 Normal, IL 61761-6165 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $oxed{\square}$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify notice only ☐ Yes 4.2 **Dish Network** \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name c/o Diversified When was the debt incurred? P.O. Box 1117 Charlotte, NC 28201-1117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify notice only ☐ Yes 4.2 **Dish Network** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? c/o AFNI 1310 Martin Luther King Prairie City, IL 61470-2351 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

debt

■ No ☐ Yes

■ Other. Specify notice only

report as priority claims

☐ Obligations arising out of a separation agreement or divorce that you did not

 $\square$  Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

Document Page 27 of 59 Debtor 1 Linda Sue Hart Case number (if know) 4.2 Dishnetwork \$310.00 Last 4 digits of account number 2 Nonpriority Creditor's Name When was the debt incurred? Dept.0063 Palatine, IL 60055-0063 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify tv 4.2 6330 Hart Road Pathology \$5.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 897 When was the debt incurred? Beloit, WI 53512-0897 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify medical ☐ Yes 4.2 Jones Veterinary \$460.00 Last 4 digits of account number Nonpriority Creditor's Name 214 Highway 65 E. When was the debt incurred? Conway, AR 72032 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify veterinary services

Document Page 28 of 59 Debtor 1 Linda Sue Hart Case number (if know) 4.2 **Kohls** 5081 \$720.00 Last 4 digits of account number 5 Nonpriority Creditor's Name When was the debt incurred? P.O. Box 3115 Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify credit purchases ☐ Yes 4.2 **Municipal Credit Union** \$490.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 1154 Cranston Road When was the debt incurred? **Beloit, WI 53511** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify service charges ☐ Yes 4.2 Nelnet \$7,400,00 Last 4 digits of account number Nonpriority Creditor's Name 3015 S. Parker Road Ste 400 When was the debt incurred? Aurora, CO 80014-2904 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No
□ Yes

☐ Other. Specify

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

student loan

Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 29 of 59

Case number (if know)

Denioi	Liliua Sue Hart	Case number (il know)	
4.2	Nelnet	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name c/o Great Lakes/ Ameri Trust 2401 International Lane Madison, WI 53704-3192	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated	
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	□ Disputed  Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify notice only	
	_ 163	Other. Specify	
4.2	Nelnet	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name c/o Performant Recovery P.O. Box 9054	When was the debt incurred?	
	Pleasanton, CA 94566-9054  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify notice only	
4.3	Southern Wisconsin Emergency Nonpriority Creditor's Name	Last 4 digits of account number	\$1,800.00
	1446 N. Randall Ave. Janesville, WI 53545	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other Specify medical	

Debto	Linda Sue Hart	Case number (if know)	
4.3	Southern Wisconsin Emergency	Last 4 digits of account number	\$0.00
1	Nonpriority Creditor's Name c/o Credit Service ACI 4034 Rogers Ave. Ste A	When was the debt incurred?	Ψ0.00
	El Paso, TX 79913  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No □ Yes	□ Debts to pension or profit-sharing plans, and other similar debts □ Other. Specify notice only	
4.3	US Celluar  Nonpriority Creditor's Name	Last 4 digits of account number	\$450.00
	Dept. 0205 Palatine, IL 60055-0205	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	Contingent	
	☐ Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify cell phone	
4.3	US Cellular  Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	c/o Convergent 800 SW 39th Street P.O. Box 9004 Renton, WA 98057	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	

Part 3: List Others to Be Notified About a Debt That You Already Listed

■ Other. Specify notice only

☐ Yes

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 31 of 59

Debtor 1 Linda Sue Hart

Case number (if know)

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
Total	6a.	Domestic support obligations	6a.	\$ 0.00
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 135.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 135.00
				Total Claim
	6f.	Student loans	6f.	\$ 7,400.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 25,232.00
	6i.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 32,632.00

Fill in this information to identify your case: Debtor 1 **Linda Sue Hart** Middle Name First Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing

# Official Form 106G

# Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit Name, Numb	h whom you have the o	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>-</del>
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	_

		Document	Page 33 of	59	
Fill in this	s information to identify your	case:			
Debtor 1	Linda Sue Hart				
Dalatano	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fili	ing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS		
Case num	ber				
(if known)					<ul><li>Check if this is an amended filing</li></ul>
					amonada ming
Officia	I Form 106H				
Sched	dule H: Your Cod	ebtors			12/15
our name	e and case number (if known) you have any codebtors? (If	boxes on the left. Attach the A. Answer every question.  you are filing a joint case, do not	_		any Additional Lages, write
		I lived in a community propert Nevada, New Mexico, Puerto F			ates and territories include
	. Go to line 3. s. Did your spouse, former spou	use, or legal equivalent live with	you at the time?		
in line Form	e 2 again as a codebtor only i	f that person is a guarantor or	r cosigner. Make sı	ure you have listed the c	th you. List the person shown reditor on Schedule D (Official edule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Zl	P Code		Column 2: The creditor Check all schedules the	or to whom you owe the debt at apply:
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street				
	City	State	ZIP Code		
22				Cohodulo D. Fra	
3.2	Name			☐ Schedule D, line☐ Schedule E/F, line☐	
				☐ Schedule G, line	
-	Number Street				

State

City

ZIP Code

# Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 34 of 59

Fill	in this information to identify your	case.							
	btor 1 Linda Sue I								
	btor 2 buse, if filing)				_				
Uni	ited States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS						
(If ki	se number		-			Check if this is  An amende  A supplement 13 income	ed filing		
	fficial Form 106I					MM / DD/ Y	YYY		
	chedule I: Your Inc								12/15
sup spo atta	as complete and accurate as pos plying correct information. If you use. If you are separated and yo ch a separate sheet to this form. It 1: Describe Employment	are married and not fili ur spouse is not filing w On the top of any additi	ng jointly, and your ith you, do not inclu	spouse i de infori	s livir natio	ng with you, incl n about your sp	ude informa ouse. If mor	ation about e space is i	your needed,
1.	Fill in your employment information.		Debtor 1	Debtor 1 Debtor 2 or non-filing spouse					
	If you have more than one job,	F	☐ Employed				☐ Employed		
	attach a separate page with information about additional	Employment status	■ Not employed			☐ Not e	☐ Not employed		
	employers.	Occupation							
	Include part-time, seasonal, or self-employed work.	Employer's name							
	Occupation may include student or homemaker, if it applies.	Employer's address							
		How long employed t	here?						
Pai	rt 2: Give Details About Mo	nthly Income							
	imate monthly income as of the ouse unless you are separated.	date you file this form. If	you have nothing to r	eport for	any lir	ne, write \$0 in the	space. Inclu	ıde your nor	n-filing
	ou or your non-filing spouse have me space, attach a separate sheet to		ombine the informatio	n for all e	employ	vers for that perso	on on the line	s below. If y	you need
						For Debtor 1	For Debt	or 2 or g spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$_	0.00	\$	N/A	
3.	Estimate and list monthly over	time pay.		3.	+\$_	0.00	+\$	N/A	
4.	Calculate gross Income. Add I	ine 2 + line 3.		4.	\$	0.00	\$	N/A_	

# Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 35 of 59

Deb	tor 1	Linda Sue Hart	-	Cas	e number (if kr	nown)				
				Fo	or Debtor 1			Debtor -filing s		
	Сор	y line 4 here	4.	\$	(	0.00	\$		N/A	-
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a.	. \$	(	0.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.			0.00	\$_		N/A	_
	5c.	Voluntary contributions for retirement plans	5c.	\$		0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d.	. \$		0.00	\$		N/A	_
	5e.	Insurance	5e.	\$		0.00	\$		N/A	-
	5f.	Domestic support obligations	5f.	\$	(	0.00	\$		N/A	-
	5g.	Union dues	5g.	. \$	C	0.00	\$		N/A	_
	5h.	Other deductions. Specify:	5h.	+ \$	(	0.00	+ \$		N/A	-
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	C	0.00	\$		N/A	-
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	C	0.00	\$		N/A	-
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.		(	0.00	\$		N/A	_
	8b.	Interest and dividends	8b.	. \$	C	0.00	\$		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.			5.00	\$		N/A	_
	8d.	Unemployment compensation	8d.	. \$	C	0.00	\$		N/A	_
	8e.	Social Security	8e.	. \$	(	0.00	\$		N/A	_
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify: Social Security Disability Pension or retirement income	8f. 8g.	_		0.00	\$_ \$_		N/A N/A	-
	8h.	Other monthly income. Specify:	8h.	+ \$		0.00	+ \$		N/A	=
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	1,295	5.00	\$		N/A	A
10.	Calo	culate monthly income. Add line 7 + line 9.	10.	\$	1,295.00	+ \$		N/A	= \$	1,295.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		· —	,				L –	-,
11.	Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  1. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.  Specify:  11. +\$ 0.00									
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies						12.	\$Combin	1,295.00 ned
13.	Do y	you expect an increase or decrease within the year after you file this form No.	?						monthl	y income
		Yes. Explain: Debtor seeking employment.								

Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 36 of 59

Fill i	n this informa	tion to identify ye	our case:					
Debt		Linda Sue H	art			Che	ck if this is:  An amended filing  A supplement show	ving postpetition chapter
(Spo	ouse, if filing)						13 expenses as of	the following date:
Unite	ed States Bankr	uptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
1	e number nown)							
		rm 106J						
		J: Your						12/15
info	rmation. If m		eded, atta	. If two married people ar ch another sheet to this i n.				
Part	1: Descr	ibe Your House	hold					
1.	■ No. Go to	line 2.	in a senar	ate household?				
	□и	0		al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Deb	otor 2.	
2.	Do you have	e dependents?	■ No					
	Do not list Do Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relati		Dependent's age	Does dependent live with you?
	Do not state dependents							□ No □ Yes
	dopondomo	namoo.						□ No
								☐ Yes ☐ No
								☐ Yes
								□ No
3.	Do your exp	enses include	_	No				☐ Yes
		f people other t d your depende	han $_{\square}$	Yes				
Esti exp	imate your ex		our bankr	y Expenses uptcy filing date unless y y is filed. If this is a supp				
the		h assistance an		government assistance it cluded it on <i>Schedule I:</i> Y			Your exp	enses
4.		or home owners		ses for your residence. In	nclude first mortgage	e 4. S	\$	350.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. S	\$	0.00
	4b. Prope	rty, homeowner'				4b. \$	\$	0.00
		maintenance, re owner's associa		ıpkeep expenses		4c. \$ 4d. \$	·	0.00
5				oominium dues our residence, such as ho	me equity loans	4u. 3	·	0.00

# Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 37 of 59

Debtor 1 Linda Su	e Hart	Case numb	er (if known)	
6. Utilities:				
	heat, natural gas	6a.	\$	200.00
•	ver, garbage collection		\$	43.00
•	e, cell phone, Internet, satellite, and cable services		\$	107.00
6d. Other. Spe			\$	0.00
	ekeeping supplies	7.	\$	275.00
	hildren's education costs	8.	\$	0.00
	ry, and dry cleaning		\$	10.00
0,	roducts and services		\$	10.00
Medical and der			\$	50.00
	Include gas, maintenance, bus or train fare.	11.	Ψ	30.00
Do not include ca		12.	\$	150.00
	clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	ributions and religious donations		\$	0.00
5. Insurance.			<u> </u>	0.00
	surance deducted from your pay or included in lines 4 or 20.			
15a. Life insura	, , ,	15a.	\$	0.00
15b. Health insu	urance	15b.	\$	0.00
15c. Vehicle ins	surance	15c.	\$	75.00
15d. Other insur	rance. Specify:	15d.		0.00
	clude taxes deducted from your pay or included in lines 4 or 20		<b>–</b>	0.00
Specify:	older taxes deducted from your pay of molded in miles 1 of 2		\$	0.00
7. Installment or le	ease payments:		· —	
17a. Car payme		17a.	\$	0.00
17b. Car payme		17b.	\$	0.00
17c. Other. Spe	ecify:	17c.	\$	0.00
17d. Other. Spe		17d.	\$	0.00
	of alimony, maintenance, and support that you did not rep			
	your pay on line 5, Schedule I, Your Income (Official Form		\$	0.00
	you make to support others who do not live with you.	,	\$	0.00
Specify:		19.		
). Other real prope	erty expenses not included in lines 4 or 5 of this form or o	n Schedule I: Yo	ur Income.	
20a. Mortgages	on other property	20a.	\$	0.00
20b. Real estate	e taxes	20b.	\$	0.00
20c. Property, h	nomeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenan	ce, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowne	er's association or condominium dues	20e.	\$	0.00
1. Other: Specify:		21.	+\$	0.00
2. Calculate your n	• •		_	
22a. Add lines 4	•		\$	1,270.00
22b. Copy line 22	2 (monthly expenses for Debtor 2), if any, from Official Form 10	)6J-2	\$	
22c. Add line 22a	a and 22b. The result is your monthly expenses.		\$	1,270.00
Coloulata varii ii	monthly not income	Į		
•	monthly net income.	225	¢	4 00E 00
	12 (your combined monthly income) from Schedule I.	23a.		1,295.00
23b. Copy your	monthly expenses from line 22c above.	23b.	-⊅	1,270.00
220 Cubinosi	our monthly avanage from your monthly income	ſ	,	
•	our monthly expenses from your monthly income.	23c.	\$	25.00
rne result	is your monthly net income.	200.	•	
For example, do yo	an increase or decrease in your expenses within the year a u expect to finish paying for your car loan within the year or do you exp terms of your mortgage?			ase or decrease because o
□ Yes	Explain here:			

# Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 38 of 59

Fill in this infor	rmation to identify your	case:			
Debtor 1	Linda Sue Hart	A** 1.11 A.			
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					heck if this is an mended filing
	tion About a		Debtor's Sc		12/15
obtaining mone years, or both. 1	ey or property by fraud in 18 U.S.C. §§ 152, 1341, 1	n connection with a ban		. Making a false statement, conce in fines up to \$250,000, or impriso	
Sig	gn Below				
Did you pa	ay or agree to pay some	one who is NOT an atto	rney to help you fill out b	pankruptcy forms?	
■ No					
☐ Yes.	Name of person			Attach Bankruptcy Petitic Declaration, and Signatu	
	alty of perjury, I declare re true and correct.	that I have read the sun	nmary and schedules file	d with this declaration and	
X /s/ Lin	nda Sue Hart		x		
	Sue Hart ure of Debtor 1		Signature of	Debtor 2	
Date	February 22, 2017		Date		

# Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 39 of 59

Fill	l in this infor	mation to identify you	r case:			
De	btor 1	Linda Sue Hart				
		First Name	Middle Name	Last Name		
	btor 2 ouse if, filing)	First Name	Middle Name	Last Name		
		and any constant of Constant for a three	NODTHERN DISTRICT	OF ILLINOIS		
Un	ited States Ba	inkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	se number _					
(if k	nown)				-	
						amended filing
	fficial Fo					
St	atement	of Financial	Affairs for Indivi	iduals Filing for B	ankruptcy	4/10
Be	as complete	and accurate as possi	ble. If two married people	are filing together, both are	equally responsible for s	upplying correct
		nore space is needed, n). Answer every que	•	this form. On the top of an	y additional pages, write	your name and case
iuii	inder (ii kilow	ii). Aliswer every ques	Stion.			
Pa	rt 1: Give I	Details About Your Ma	rital Status and Where Yo	u Lived Before		
1.	What is you	r current marital statu	is?			
	_					
	☐ Married					
	■ Not ma	rried				
2.	During the I	ast 3 years, have you	lived anywhere other than	n where you live now?		
	<b>.</b>					
	■ No	et all of the places you l	ived in the last 3 years. Do	not include where you live nov	,	
	□ 163. Lis	st all of the places you i	ived in the last 5 years. Do i	not include where you live nov	·.	
	Debtor 1 P	rior Address:	Dates Debtor '	1 Debtor 2 Prior Ac	ldress:	Dates Debtor 2 lived there
			iived tilele			iived tilere
3. stat				egal equivalent in a commur evada, New Mexico, Puerto R		
siai	es and territor	763 Ilicidde Alizolia, Ca	illorrila, idario, Lodisiaria, iv	evada, New Mexico, i deito iv	ico, rexas, washington and	a vviscorisiii.)
	No					
	☐ Yes. Ma	ake sure you fill out <i>Scl</i>	nedule H: Your Codebtors (C	Official Form 106H).		
Da	rt 2 Expla	in the Sources of You	r Income			
га	Ехріа	in the Sources of Tou	i ilicollie			
4.				ing a business during this y		alendar years?
			•	l all businesses, including part ve together, list it only once ur		
	ii you are iiii	ng a joint case and you	nave moonie that you recei	ve together, list it only office di	idel Debiol 1.	
	No					
	☐ Yes. Fil	II in the details.				
			Debtor 1		Debtor 2	
			Sources of income	Gross income	Sources of income	Gross income
			Check all that apply.	(before deductions and	Check all that apply.	(before deductions
				exclusions)		and exclusions)

Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Page 40 of 59 Document

**Linda Sue Hart** Case number (if known) Debtor 1

<ol><li>Did you receive any other income during this year or the two previous calend</li></ol>
--

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

Yes. Fill in the details.

Debtor 1		Debtor 2		
Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)	
Social Security Disability	\$2,200.00			
Child Support	\$390.00			
Social Security Disability	\$10,800.00			
Child Support	\$2,340.00			
Social Security Disability	\$14,745.00			
Child Support	\$2,340.00			
	Sources of income Describe below.  Social Security Disability  Child Support  Social Security Disability  Child Support  Social Security Disability	Sources of income Describe below.  Social Security Disability  Child Support  Social Security Disability  Child Support  Social Security Disability  Child Support  \$10,800.00  Social Security Disability  Social Security Disability  \$14,745.00	Sources of income Describe below.  Social Security Disability  Child Support  Social Security Disability  Child Support  \$10,800.00  Social Security Disability  Child Support  \$2,340.00  Social Security Disability  \$14,745.00  Social Security Disability	

#### List Certain Payments You Made Before You Filed for Bankruptcy

6.	Are either	Debtor 1	's or	Debtor	2's debts	primaril	y consumer	debts

Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

 $\square$  No.

□ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

#### Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

attorney for this bankruptcy case.

Creditor's Name and Address **Dates of payment** Amount you Was this payment for ... Total amount paid still owe

<sup>\*</sup> Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 41 of 59

Debtor 1 **Linda Sue Hart** Case number (if known) Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. Amount you **Insider's Name and Address** Dates of payment Total amount Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Reason for this payment Dates of payment **Total amount** Amount you Include creditor's name paid still owe Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? 9 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number Midland Funding vs. Hart Collection Winnebago County Pending □ On appeal □ Concluded 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Value of the **Describe the Property** Date property **Explain** what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a

court-appointed receiver, a custodian, or another official?

No

☐ Yes

Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Case 17-80347

Page 42 of 59 Case number (if known) Document Debtor 1 Linda Sue Hart

Pa	rt 5: List Certain Gifts and Contribution	s		
13.	Within 2 years before you filed for bankru ■ No □ Yes. Fill in the details for each gift.	uptcy, did you give any gifts with a total value of more t	han \$600 per person	1?
	Gifts with a total value of more than \$60 per person	0 Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:			
14.	Within 2 years before you filed for bankru ■ No □ Yes. Fill in the details for each gift or co	uptcy, did you give any gifts or contributions with a tota	al value of more than	\$600 to any charity?
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code	otal Describe what you contributed	Dates you contributed	Value
Pa	rt 6: List Certain Losses			
15.	Within 1 year before you filed for bankrup or gambling?  No Yes. Fill in the details.	otcy or since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other disaster,
	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Pa	rt 7: List Certain Payments or Transfers			
16.	Within 1 year before you filed for bankru consulted about seeking bankruptcy or p	otcy, did you or anyone else acting on your behalf pay		erty to anyone you
	No			
	Yes. Fill in the details.		_	
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Y	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Bankruptcy Clinic 1 Court Place Rockford, IL 61101	Attorney Fees	2017	\$500.00
	Summit Financial Education	Credit Counseling	2017	\$15.00
17.		otcy, did you or anyone else acting on your behalf pay of litors or to make payments to your creditors? you listed on line 16.	or transfer any prope	erty to anyone who
	Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not Statement of Financial Affairs for Individuals Filing for Bankruptcy Official Form 107 page 4 Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Page 43 of 59 Case number (if known) Document

Debtor 1 Linda Sue Hart

	include gifts and transfers that you have already lis	sted on this statement					
	Yes. Fill in the details.						
	Person Who Received Transfer Address	Description and v property transferr		payme	be any property or nts received or debts exchange	Date transfer was made	
	Person's relationship to you	44000 00 1					
	N/A	\$1800.00 given sister from inhe \$5,000.00 receivinvestment accommented from Emother.	eritance of ved from ount				
	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)  No						
	Yes. Fill in the details.						
	Name of trust	Description and v	alue of the pro	perty trans	ferred	Date Transfer was made	
Part	8: List of Certain Financial Accounts, Instru	ıments, Safe Deposit	Boxes, and St	orage Units	<b>3</b>		
	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.  No Yes, Fill in the details.						
		ast 4 digits of count number	Type of account instrument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
	Do you now have, or did you have within 1 yea cash, or other valuables?	r before you filed for	bankruptcy, ar	ny safe dep	osit box or other deposi	tory for securities,	
	□ No						
	Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe t	he contents	Do you still have it?	
	First National Bank	Debtor only.		empty		□ No ■ Yes	
22.	Have you stored property in a storage unit or p	lace other than your	home within 1	year before	e you filed for bankrupto	y?	
	■ No						
	Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S		Describe t	he contents	Do you still have it?	

Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document

Page 44 of 59 Case number (if known) Debtor 1 Linda Sue Hart

Par	19: Identify Property You Hold or Control for	Someone Else					
23.	<ol><li>Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.</li></ol>						
	■ No						
	Yes. Fill in the details.	140	5 " "				
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value			
Par	110: Give Details About Environmental Information	ation					
For	the purpose of Part 10, the following definitions	apply:					
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these sul	ir, land, soil, surface water, groun	· · · · · · · · · · · · · · · · ·				
_	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	sites.					
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		s waste, hazardous substance, toxic s	substance,			
Rep	ort all notices, releases, and proceedings that ye	ou know about, regardless of whe	n they occurred.				
24.	Has any governmental unit notified you that you	u may be liable or potentially liable	under or in violation of an environme	ental law?			
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of any release of hazardous material?						
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.						
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	11: Give Details About Your Business or Con	nections to Any Business					
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have a	ny of the following connections to any	y business?			
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership						
	☐ An officer, director, or managing execu	tive of a corporation					
	☐ An owner of at least 5% of the voting or equity securities of a corporation						

Entered 02/22/17 10:02:57 Case 17-80347 Doc 1 Filed 02/22/17 Page 45 of 59 Document Linda Sue Hart Case number (if known) Debtor 1 No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code)

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Li	nda Sue Hart		
Linda	a Sue Hart	Signature of Debtor 2	
Signa	ature of Debtor 1		
Date	February 22, 2017	Date	
Did yo ■ No □ Yes	. •	tatement of Financial Affairs for Individuals F	iling for Bankruptcy (Official Form 107)?
		is not an attorney to help you fill out bankru	ptcy forms?
No			
☐ Yes	s. Name of Person . Attach the B	Bankruptcy Petition Preparer's Notice, Declaration	on, and Signature (Official Form 119).

## Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 46 of 59

Fill in this info	rmation to identify your	rase:				
Debtor 1	Linda Sue Hart					
DCDIOI 1	First Name	Middle Name	I	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	1	Last Name		
United States B	Sankruptcy Court for the:	NORTHERN DIST	RICT OF ILLIN	IOIS		
Office Otales E	cankraptey Court for the.	NOTATI ETT DIOT	THO I OF ILLIN			
Case number (if known)						☐ Check if this is an amended filing
Official Fo	orm 108					
Stateme	nt of Intentio	n for Indiv	iduals F	Filing Under Cl	hapter 7	12/15
					•	
	dividual filing under chap ve claims secured by yo		out this form	if:		
_	ased personal property a		ot expired.			
You must file the	nis form with the court w	ithin 30 days after	you file your b	ankruptcy petition or by thee. You must also send cop		
	people are filing together and date the form.	in a joint case, bo	th are equally	responsible for supplying (	correct inform	ation. Both debtors must
	e and accurate as possib your name and case nun		needed, attac	h a separate sheet to this f	form. On the to	pp of any additional pages,
Part 1: List	Your Creditors Who Have	e Secured Claims				
1. For any cred	itors that you listed in Pa	art 1 of Schedule D	: Creditors Wh	o Have Claims Secured by	Property (Offi	icial Form 106D), fill in the
information be identify the c	below. creditor and the property the	nat is collateral	What do you secures a de	intend to do with the propett?	perty that	Did you claim the property as exempt on Schedule C?
	Lisa Berg, Williams Hi Hines	ines & John		the property. e property and redeem it.		□ No
			Retain the	e property and enter into a		Yes
	of residence		Reaffirma	ation Agreement.		
property securing deb	t:		☐ Retain the	e property and [explain]:		
B ( 6   11 ( )						
	Your Unexpired Personal red personal property lea		in Schedule G	: Executory Contracts and	Unexpired Lea	ases (Official Form 106G), fill
				are leases that are still in es not assume it. 11 U.S.C.		se period has not yet ended.
Describe your	unexpired personal prop	perty leases			Will	the lease be assumed?
Lessor's name: Description of le						No
Property:	<del></del>					Yes
Lessor's name:						No
Description of le Property:	<del>c</del> aseu					Yes

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

# Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 47 of 59

Debtor 1 Linda Sue Hart			Case number (if known)
	ssor's n		□ No
	scriptio perty:	n of leased	☐ Yes
	ssor's n		□ No
	scription perty:	n of leased	☐ Yes
	ssor's n scriptio	ame: n of leased	□ No
	perty:		☐ Yes
Les	ssor's n	ame:	□ No
		n of leased	
Pro	perty:		☐ Yes
	ssor's n		□ No
	scription	n of leased	☐ Yes
	. ,		Li Tes
Pa	rt 3:	Sign Below	
		alty of perjury, I declare that I have indicate nat is subject to an unexpired lease.	my intention about any property of my estate that secures a debt and any personal
Χ		inda Sue Hart	X
		a Sue Hart	Signature of Debtor 2
	Signa	ature of Debtor 1	
	Date	February 22, 2017	Date

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-80347 Doc 1 Filed 02/22/17 Entered 02/22/17 10:02:57 Desc Main Document Page 52 of 59

B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court**Northern District of Illinois

In re	Linda Sue Hart		Case No	).	
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR I	DEBTOR(S)	
(	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(tompensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptc	y, or agreed to be pa	id to me, for services rend	lered or to
	For legal services, I have agreed to accept		\$	500.00	
	Prior to the filing of this statement I have received			500.00	
	Balance Due			0.00	
2. 5	<b>335.00</b> of the filing fee has been paid.				
3. 7	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compe	ensation with any other perso	n unless they are me	embers and associates of m	ny law firm.
	☐ I have agreed to share the above-disclosed compensate copy of the agreement, together with a list of the name				firm. A
5.	In return for the above-disclosed fee, I have agreed to ren	nder legal service for all aspe	cts of the bankruptc	y case, including:	
ł	<ul> <li>Analysis of the debtor's financial situation, and render</li> <li>Preparation and filing of any petition, schedules, states</li> <li>Representation of the debtor at the meeting of creditor</li> <li>[Other provisions as needed]</li> </ul>	ment of affairs and plan which	ch may be required;		ptcy;
7. 1	By agreement with the debtor(s), the above-disclosed fee Applicable to Chapter 7: \$75.00 for each of motion for court approval of reaffirmat \$250.00 per hour plus costs (when applic Representation does not include defense dismissal proceedings, reinstatement pro from stay actions or other adversary pro-	post-petition amendmen tion agreement, and atte cable) for all other repres e of discharge or dischar oceedings, judicial lien a	nt to Schedules; \$ ndance at hearing sentation.  geability proceed avoidances, post-	g if required by the co dings, redemption pro- petition amendments,	urt; ceedings, relief
	motion to approve reaffirmation agreeme	ent.	at continued med	ang or creditors, prep	aration or
		CERTIFICATION			
	certify that the foregoing is a complete statement of any ankruptcy proceeding.	agreement or arrangement for	or payment to me fo	r representation of the deb	tor(s) in
F	ebruary 22, 2017	/s/ Gary C. Flan	ders		
	ate	Gary C. Flander			_
		Signature of Attorn			
		Bankruptcy Clir 1 Court Place	IIC		
		Rockford, IL 61	101		
		815-962-7084 F	ax: 815-987-3759	1	_
		Name of law firm			

### GARY C. FLANDERS Attorney at Law

One Court Place, Suite 201 Rockford, Illinois 61101 Telephone: 815/962-7084

## CONTRACT FOR CHAPTER 7 BANKRUPTCY SERVICES

This agreement is executed this 19th day of 1505 MOFF , 2014.

### Type of Bankruptcy

Client retains attorney Gary C. Flanders to file a Chapter 7 bankruptcy. If the client determines at a later date that client desires to file a Chapter 13 bankruptcy, the parties shall execute a new fee contract setting forth the terms of such representation.

### 2. Services Provided by Attorney:

Contingent upon being paid for the services as specified below, the Attorney shall provide the following legal services for the client: Preparation and filing of Chapter 7 Petition in Bankruptcy.

#### 3. Fees

The base fee for the filing of the bankruptcy is \$ 500 and filing fee \$335.00 for a total of \$ 335.00 to be paid prior to filing and within six months of the date of this agreement. The amount of the filing fee may increase,.

Additional costs required on a case-by-case basis include:

- a). Mandatory prepetition credit counseling and post-petition financial education (all cases).
- b). Tax transcripts
- c). Credit report (recommended).
- d). Asset verification report (when required by attorney).

If the fees are not paid as stated above and as a result the amount of legal service to be provided by the attorney and/or his staff is increased, the fee shall be increased accordingly to compensate the Attorney for the additional time and expense in providing the legal services.

### Terms of Payment

- a). The fees shall be paid in full prior to the filing of the bankruptcy.
- b). Client has paid \$ 200 \_ as a retainer fee. This amount has been earned upon receipt by the Attorney and is not refundable.
- c). No earned portion of any fee received is refundable.

## Services Not Provided Under the Base Fee

Representation does not include defense of discharge or dischargeability proceedings, redemption proceedings, dismissal proceedings, reinstatement proceedings, judicial lien avoidances, post-petition amendments, relief from stay actions or other adversary proceedings or attendance at continued meeting of creditors, preparation of motion to approve reaffirmation agreement (when in sole discretion of attorney a reaffirmation motion is required).

### 6. Compensation For Services Not Covered Under Base Fee

- a). It is understood that if Attorney and Client agree that Attorney is to provide services described in paragraph 5 a separate retainer agreement detailing such services and associated costs will be signed by Attorney and Client.
- b). \$75.00 for preparation and filing of each amendment to the bankruptcy Schedules or Statement of Financial Affairs.
- c). \$75.00 for preparation and filing of motion for court approval of reaffirmation agreement, and attendance at hearing if required by the court.
- d). \$500.00 for motion to reopen Chapter 7 case if Client fails to satisfy post-petition financial education requirements.
- e). The Client understands that if the Client does not pay the fees as set forth above, the Attorney has no obligation to provide the services, and has the right to file a motion to withdraw as the attorney for the Client.

### 7. Client's Obligations

The Client's Obligations are as follows:

- a). To pay the fees as set forth above.
- b). To provide accurately, honestly and in a timely manner, all the information including all documents necessary to prepare and file the Chapter 7 bankruptcy.
- c). To satisfy prepetition credit counseling and postpetition financial education requirements.
- d). To keep the Attorney advised at all times of the Client's address and telephone numbers.
- e). To attend the 341 Creditors Meeting and other hearings set in the case as advised by Attorney.
- f). To provide any information requested of the Client by the chapter 7 trustee, the U.S. Trustee, or any other party in interest, unless the Court rules that the Client is not required to provide the information.
- g). To respond immediately to any requests of the Client by the Attorney's staff.

8. Attorney is authorized to disburse from his Client Trust Account, when applicable, funds for payment of filing fees, costs, attorney fees and refunds.

Gary C. Flanders

Client

Client acknowledges receipt of a copy of this agreement.

We are a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code.

## **United States Bankruptcy Court**Northern District of Illinois

		Not then District of Hillions		
In re	Linda Sue Hart		Case No.	
		Debtor(s)	Chapter	7
	VE	RIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	35
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and	correct to the best of my
Date:	February 22, 2017	/s/ Linda Sue Hart Linda Sue Hart Signature of Debtor		

Aetna P.O. Box 402299 Atlanta, GA 30384-2299

Barclays (Juniper) 700 Prides Xing Newark, DE 19713

Barclays (Juniper) c/o Capital Management 698 1/2 South Ogden Street Buffalo, NY 14206-2317

Barclays (Juniper) c/o Norethstar Location Services 4285 Genesee Road Buffalo, NY 14225

Barclays/Midland Funding c/o Bllitt & Gaines 661 Glenn Ave. Wheeling, IL 60090

Beloit Health System c/o Associated Collector P.O. Box 1039 Janesville, WI 53547

Beloit Health Systems 1969 W. Hart Road Beloit, WI 53512-0897

Beloit Radiology 2101 Riverside Drive Beloit, WI 53511

Capital One (Household) P.O. Box 30281 Salt Lake City, UT 84130

Charter 8413 Excelsior Drive #120 Madison, WI 53717-1970 Chase Bank
P.O. Box 15298
Wilmington, DE 19850

Chase Bank
) P.O. Box 15298
Wilmington, DE 19850

Chase Bank c/o ARS National Services P.O. Box 463023 Escondido, CA 92046

Chase Bank USA c/o United Reocvery Systems P.O. Box 722929 Houston, TX 77272-2929

Conway Regional c/o FSCI P.O. Box 3910 Tupelo, MS 38803-3910

Conway Urology 495 Hogan Lane Ste 2 Conway, AR 72034

Dell Financial P.O. Box 81577 Austin, TX 78708

Dell Financial c/o Midland Credit Management 8875 Aero Drive Ste 200 San Diego, CA 92123

Dell Financial c/o Blatt Hasenmiller Leibsker & Moore 211 Landmark Drive Ste C-1 Normal, IL 61761-6165

Dish Network c/o Diversified P.O. Box 1117 Charlotte, NC 28201-1117 Dish Network c/o AFNI 1310 Martin Luther King Prairie City, IL 61470-2351

Dishnetwork
Dept.0063
Palatine, IL 60055-0063

Faulkner County, Arkansas 806 Faulkner Street Conway, AR 72034

Hart Road Pathology P.O. Box 897 Beloit, WI 53512-0897

Jones Veterinary 214 Highway 65 E. Conway, AR 72032

Kohls P.O. Box 3115 Milwaukee, WI 53201

Lisa Berg, Williams Hines & John Hines 12793 Stamford Lane Roscoe, IL 61073

Municipal Credit Union 1154 Cranston Road Beloit, WI 53511

Nelnet 3015 S. Parker Road Ste 400 Aurora, CO 80014-2904

Nelnet c/o Great Lakes/ Ameri Trust 2401 International Lane Madison, WI 53704-3192 Nelnet c/o Performant Recovery P.O. Box 9054 Pleasanton, CA 94566-9054

Southern Wisconsin Emergency 1446 N. Randall Ave. Janesville, WI 53545

Southern Wisconsin Emergency c/o Credit Service ACI 4034 Rogers Ave. Ste A El Paso, TX 79913

US Celluar Dept. 0205 Palatine, IL 60055-0205

US Cellular c/o Convergent 800 SW 39th Street P.O. Box 9004 Renton, WA 98057